

ATTACHMENT III

Glossary

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Explanation of Tables in Attachment I

Most of the results shown in the Community Profiles in Attachment I are based on the 1990 Census of Population and Housing, Summary Tape File 3. Cincinnati neighborhoods are defined on the basis of census tract codes using the standard definitions maintained by the City Planning Commission. Projections for the years 1997, 2002 and 2007 are from the US Department of Housing and Urban Development. Those projections were prepared for entire census tracts, whereas the 1990 Census made it possible to use only the portions of census tracts within the City. In the case of tracts that cross the City's boundary, the 1990 proportion of the tract's population within the City was applied to the 1997, 2002 and 2007 projections.

Explanation of Tables in Attachment II

The source of the 1980 data was the Public Use Microdata Sample File A for Ohio from the 1980 Census of Population and Housing. This file contains a random sample of 5 percent of the Census questionnaires for Hamilton County. Rather than use the standard weight of 20 to inflate the counts to represent the population, the weight was adjusted so that the total number of units matches the results from the larger (and therefore more accurate) Summary Tape Files. As a result, the numbers in the table have been rounded, and minor discrepancies between subtotals and totals are evident..

For 1990, the results were derived from a special tabulation prepared by the U.S. Department of Housing and Urban Development (HUD) for local governments to use in conjunction with their development of a Comprehensive Housing Affordability Strategy (CHAS). For 1980, the results were derived from custom tabulations from the Public Use Microdata Sample file for Ohio.

- Elderly Households are those in which the head of the household is age 62 or over. Other members may be any age.
- Small Family households are families with a total household size of 2 to 4 persons. A family includes two or more persons related to one another by blood, sex, or legal convention. Two college roommates do not constitute a family. However, these family households may include non-relatives. For example, a married-couple with a boarder would count as a family household of size 3.
- Large Family households are defined similarly but have a total size of at least 5 persons.
- All Other Households include non-elderly persons living alone and all non-family households as long as the head was not elderly.

The number of elderly households, small families, large families, and other households should always add to total households for both the renter and owner sides of the table. The total renters and total owners will add to the total households columns at the right margin (which is incorrectly titled "Total Housing Units").

HUD classifies households in terms of income relative to the median family income of the metropolitan area, with a further adjustment for the size of the household. In 1990, the median family income for eight county Cincinnati Metropolitan Statistical Areas was \$37,175.

HUD recognizes three classes of low-income households.

- Very Low Income households are those with incomes below 30% of the size-adjusted area median income. As shown in Table 1 (next page), these include four person households with annual incomes of \$12,720 or less, a threshold that is approximately the same as the federal poverty line.
- Low Income Households have incomes between 31% and 50% of the area median income (or up to \$21,200 for a family of four). These households include many elderly households as well as the working poor (a four person household with two full-time employees would fall into this category if both of workers earn the minimum wage).
- Moderate Income Households have incomes between 51% and 80% of the area median income (up to \$33,900 for a family of four).

**Income Relative to Size-
Adjusted Median**

Household Size

	1	2	3	4
0-30%	\$8,910	\$10,170	\$11,460	\$12,720
31-50%	\$14,850	\$16,950	\$19,100	\$21,200
51%-80%)	\$23,750	\$27,150	\$30,510	\$33,900

Households With Housing Problems represent an unduplicated count of those with any of the following problems: physical defects, overcrowded conditions, or a cost burden in excess of 30 percent of income. Therefore, the sum of these three counts will ordinarily exceed the total.

Physical Defects exist if the unit does not have a complete kitchen or a complete bathroom or electricity.

Overcrowded units have more than one person/room.

Cost Burden > 30% refers to a situation where housing costs exceed 30 percent of household income. Housing costs include rent and utilities (for renters) or mortgage payments, utilities and hazard insurance (for owners). Units with cost burdens over 50 percent are included in the count with burdens over 30 percent.

Data on Housing Quality

There is no good set of data upon which to base an assessment of the physical condition of low income housing units. The Census only permits identification of these structures that are grossly deficient (i.e., lacking a kitchen or complete plumbing). In America in 1995, we are intolerant of squalid housing, so it is not surprising that the number of such units is extremely small.

The American Housing Survey represents a better sampling of possible housing problems, but the sample is small and it is not possible to isolate Hamilton County from the metropolitan area as a whole, although Cincinnati can be isolated. Based on the 1990 survey, 17% of City rental units and 4% of City owner units had serious external problems such as sagging roof, holes in roof, boarded up or broken windows, or crumbling foundation. Interior problems were fairly common. For example, open cracks or holes in interior walls were reported in 12% of rental units and 8% of owner units. Presumably, these problems are more prevalent in low-income units than higher income units. Nevertheless, beyond emphasizing the need for a vigorous code enforcement program, these data do not allow us to estimate the number of units that are deficient with any degree of confidence.

Disability Definitions

Mobility Limitation Status

The data on mobility limitation status were derived from answers to questionnaire item 19a, which was asked of a sample of persons 15 years old and over.

Persons were identified as having a mobility limitation if they had a health condition that had lasted for 6 or more months and which made it difficult to go outside the home alone. Examples of outside activities on the questionnaire included shopping and visiting the doctor's office.

The term "health condition" referred to both physical and mental conditions. A temporary health problem, such as a broken bone that was expected to heal normally, was not considered a health condition.

Self-care Limitation Status

The data on self-care limitation status were derived from answers to questionnaire item 19b, which was asked of a sample of persons 15 years old and over. Persons were identified as having a self-care limitation if they had a health condition that had lasted for 6 or more months and which made it difficult to take care of their own personal needs, such as dressing, bathing or getting around inside the home.

The term "health condition" referred to both physical and mental conditions. A temporary health problem, such as a broken bone that was expected to heal normally, was not considered a health condition.

Work Disability Status

The data on work disability were derived from answers to questionnaire item 18, which was asked of a sample of persons 15 years old and over. Persons were identified as having a work disability if they had a health condition that had lasted for 6 or more months and which limited the kind or amount of work they could do at a job or business. A person was limited in the kind of work he or she could do if the person had a health condition that restricted his or her choice of jobs. A person was limited in the amount of work if he or she was

not able to work full-time. Persons with a work disability were further classified as "Prevented from working" or "Not prevented from working."

The term "health condition" referred to both physical and mental conditions. A temporary health problem, such as broken bone that was expected to heal normally, was not considered a health condition.

Continuum of Care Definitions

Continuum of Care: An approach that helps communities plan for and provide a full range of emergency, transitional and permanent housing and service resources to address the various needs of homeless persons.

Homeless Person: A person sleeping in a place not meant for human habitation or in an emergency shelter; a person in transitional or supportive housing for homeless persons who originally came from the street or an emergency shelter.

Emergency Shelter: "Any facility the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless." [Code of Federal Regulations 24CFR Part 576.3 – Emergency Shelter Grants Program]

Transitional Housing: "Facilitates the movement of homeless individuals and families to permanent housing within 24 months. This temporary housing is combined with supportive services to enable homeless individuals and families to live as independently as possible. Supportive services - which help promote residential stability, increased skill level and/or income, and greater self-determination - may be provided by the organization managing the housing or coordinated by that organization and provided by other public or private agencies. Transitional housing can be provided in one structure or several structures at one site or in multiple structures at scattered sites." [U.S. Department of Housing and Urban Development Continuum of Care Application, 1998; form HUD-40076-CoC (4/98)]

"A homeless family or individual may remain in transitional housing for a period longer than 24 months if permanent housing for the individual or family has not been located or if the individual or family requires additional time to prepare for independent living. However, HUD may discontinue assistance for a transitional housing project if more than half of the individual or families remain in that project longer than 24 months." [U.S. Department of Housing and Urban Development Office of Community Planning and Development Understanding the Supportive Housing Program, April, 1998.]

Permanent Housing for Persons with Disabilities: This "is long-term housing for persons with disabilities. It is community-based housing and supportive services as described under transitional housing, designed to enable homeless persons with disabilities to live as independently as possible in a permanent setting. Permanent housing can be provided in one structure or several structures at one site or in multiple structures at scattered sites." [U.S. Department of Housing and Urban Development Continuum of Care Application, 1998; form HUD-40076-CoC (4/98)].